

07-1112-CD

Clearview CU vs Michelle L. McKay

2007-1112-CD

Clearview Federal Credit vs Michelle McKay

Current Judge: Fredric Joseph Ammerman

Clearview Federal Credit Union F/K/A USAirways Fed vs. Michelle L. McKay

Mortgage Foreclosures

Date		Judge
7/16/2007	New Case Filed.	No Judge
	✓ Filing: Civil Action: Mortgage Foreclosure, situated in Osceola Mills Borough Paid by: Goldbeck, Joseph A. Jr. (attorney for Clearview Credit Union) Receipt number: 1919806 Dated: 7/16/2007 Amount: \$85.00 (Check) 2CC shff and 1CC Atty.	No Judge
8/24/2007	✓ Praecipe to Correct Scrivener's Error, filed by Atty. McKeever no cert. copies. RE: Mortgage Instrument # in paragraph #3 of the Complaint.	No Judge
9/20/2007	✓ Praecipe for Voluntary Substitution of Plaintiff Under Pa.R.C. R. 2352, filed by Atty. Goldbeck, Jr.	No Judge
10/11/2007	✓ Praecipe to Correct Scrivener's Error, filed by Atty. McKeever no cert. copies. Correct instrument #200415645 in paragraph #3 to #200305241.	No Judge
10/23/2007	✓ Motion to Compel Sheriff to Process Return of Service, filed by Atty. Fein no cert. copies Order, this 23rd day of Oct. 2007, it is Ordered that Sheriff cause a Return of Service to be filed with the Prothonotary by no later than 9:30 a.m. on Oct. 25, 2007 By The Court, /s/ Fredric J. Ammerman, Pres. Judge. 2CC Atty. Fein, 1CC Sheriff (without memo)	No Judge Fredric Joseph Ammerman
10/24/2007	✓ Sheriff Return, July 25, 2007 at 10:30 am Served the within Complaint in Mortgage Foreclosure on Michelle L. McKay by handing to Sam McKay.(210 Elizabeth St. Osceola Mills, PA "VACANT") July 25, 2007 at 10:30 am Served the within Complaint in Mortgage Foreclosure on Michelle L. McKay by handing to Sam McKay. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Goldbeck \$63.40	No Judge
11/2/2007	✓ Filing: Praecipe for Judgment Paid by: Goldbeck McCafferty & McKeever Receipt number: 1921306 Dated: 11/2/2007 Amount: \$20.00 (Check) Judgment entered against the Defendant in the amount of \$58,859.46 Notice to Defendant. ✓ Filing: Praecipe for Writ of Execution Paid by: Goldbeck McCafferty & McKeever Receipt number: 1921311 Dated: 11/2/2007 Amount: \$20.00 (Check) copy to Atty. Issued 6 writs to Sheriff.	No Judge No Judge
11/7/2007	✓ Affidavit of Service filed. That a Court Order dated October 23, 2007 in the above captioned matter was served pursuant to Rule 440 by first class mailed to Michelle L. McKay and Sheriff of Clearfield County, filed by s/ David Fein Esq. No CC.	No Judge
1/14/2008	✓ Filing: Writ of Execution / Possession Paid by: Goldbeck, Joseph A. Jr. (attorney for Clearview Federal Credit Union F/K/A USAirways Fed) Receipt number: 1922215 Dated: 01/14/2008 Amount: \$20.00 (Check) Writ of Execution in the amount of \$58,859.46. 1CC & 6 Writs w/prop. desc. to Sheriff. Filed by s/ Joseph A. Goldbeck, Jr., Esquire.	No Judge
2/29/2008	✓ Plaintiff's Petition to Amend Judgment, filed by Atty. McGafferty 1 cert. to Atty.	No Judge
3/4/2008	✓ Rule, dated March 4, 2008, AND NOW, a rule is entered upon defendant(s) Fredric Joseph Ammerman to show cause why the relief requested in Plaintiff's Motion to Reassess Damages should not be granted. Rule returnable the 7th day of April 2008 @ 9:15 a.m. in Courtroom #1, Clearfield County Courthouse. BY THE COURT: /s/ Fredric J. Ammerman, P. Judge. 1CC Atty McCaffery.	

Date: 09/05/2007

Clearfield County Court of Common Pleas

User: GLKNISLEY

Time: 03:10 PM

ROA Report

Page 2 of 2

Case: 2007-00827-CD

Current Judge: Paul E. Cherry

Michael J. Butler vs. Sharon L. Butler

Divorce

Date

Judge

08/31/2007 Certificate of Service, filed. Served the Plaintiff's Brief in Support of Petition Paul E. Cherry for Special Relief submitted on behalf of Michael J. Butler, plaintiff in the above captioned matter on The Honorable Paul E. Cherry and Benjamin S. Blakley III Esq on the 30th day of August 2007, filed by s/ John R. Ryan Esq. No CC.

9-11-07 Certificate of Service

9-27-07 Certificate of Service

9-27-07 Petition for Special Relief

10-8-07 Order, dated 10-5-07

10-9-07 Certificate of Service

10-12-07 Order, dated 10-12-07

10-22-07 Order, dated 10-22-07

11-20-07 Petition for Contempt, to Compel Response to discovery request, and for Special Relief

11-27-07 Certificate of Service

11-27-07 Order, dated 11-21-07

12-7-07 Answer to Petition et al

12-10-07 No fire

12-31-07 Opinion & order, dated 12-31-07

Date: 4/3/2008
Time: 10:43 AM
Page 2 of 2

Clearfield County Court of Common Pleas
ROA Report
Case: 2007-01112-CD

User: LMILLER

Current Judge: Fredric Joseph Ammerman
Clearview Federal Credit Union F/K/A USAirways Fed vs. Michelle L. McKay

Mortgage Foreclosures

Date	Judge
3/12/2008	Fredric Joseph Ammerman

Certificate of Service, filed by Atty. McKeever no cert. copies.
Served Defendant with Notice of Sheriff Sale by personal service by the Sheriff.

Civil Court Files Given to Judge Ammerman's Office

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
(215) 627-1322
WWW.GOLDBECKLAW.COM
ATTORNEY FOR PLAINTIFF

CLEARVIEW CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
Mortgagor and Real Owner
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

CIVIL ACTION: MORTGAGE

FORECLOSURE Term No. 07-1112-CD

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

FILED pd \$85.00 Atty
M/11/44 cm ACC SHFF
JUL 16 2007 ICC Atty
WM

William A. Shaw
Prothonotary/Clerk of Courts

AVISO

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

• RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT
A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE**.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Seth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of O-3703.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is CLEARVIEW CREDIT UNION, 144 Elizabeth Street, Kingsford, MI 49802.
2. The names and addresses of the Defendant is MICHELLE L. MCKAY, 206 Elizabeth Street, Osceola Mills, PA 16666, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On March 26, 2003 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to US AIRWAY FEDERAL CREDIT UNION, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200415645. The mortgage has been assigned to: CLEARVIEW CREDIT UNION by assignment of Mortgage. Plaintiff is the real party in interest pursuant to a purchase or transfer of the mortgage obligation from the last record holder and an Assignment of Mortgage to Plaintiff has been and/or will be lodged for recording with the Recorder of Deeds in the ordinary course of business. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for February 01, 2007 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:

Principal Balance	\$51,604.00
Interest from 01/01/2007 through 07/31/2007 at 6.2500%.....	\$1,871.96
Per Diem interest rate at \$8.83	
Reasonable Attorney's Fee at 5% of Principal Balance	
as more fully explained in the next numbered paragraph	\$2,580.20
Late Charges from 02/01/2007 to 07/31/2007	\$100.02
Monthly late charge amount at \$16.67	
Costs of suit and Title Search	\$900.00
Escrow.....	\$894.64
Deferred Late Charges	\$33.34
Monthly Escrow amount \$129.59	
	<hr/>
	\$57,984.16

7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff is entitled to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendant in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that

- was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.
- 9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant have not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$57,984.16, together with interest at the rate of \$8.83, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: Joseph A. Goldbeck
GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Kathy Tolleson, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 07.13.07

Kathy Tolleson
Associate

#21502901 - MICHELLE L. MCKAY

Exhibit A

All that certain parcel of land and improvements thereon situate in Osceola Mills Borough, Clearfield County, Pennsylvania and designated as Parcel No. 16-013-377-108 and more fully described in a Deed dated 04/29/2002 and recorded in Clearfield County Deed/Record Book Volume 2002 , page 07910.

Exhibit B

April 4, 2007

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE*

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S):
PROPERTY ADDRESS:
LOAN ACCOUNT NO.:
ORIGINAL LENDER:
CURRENT LENDER/SERVICER:

MICHELLE L. MCKAY
210 ELIZABETH ST, OSCEOLA MILLS, PA 16666
21502901
CLEARVIEW FEDERAL CREDIT UNION
Midwest Loan Services, Inc. servicing agent for
CLEARVIEW FEDERAL CREDIT UNION

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

**YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME
FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS**

**IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY
MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR
EMERGENCY MORTGAGE ASSISTANCE:**

**IF YOUR DEFAULT HAS BEEN CAUSED BY
CIRCUMSTANCES BEYOND YOUR CONTROL,**

**IF YOU HAVE A REASONABLE PROSPECT OF
BEING ABLE TO PAY YOUR MORTGAGE
PAYMENTS, AND**

**IF YOU MEET OTHER ELIGIBILITY
REQUIREMENTS ESTABLISHED BY THE
PENNSYLVANIA HOUSING FINANCE AGENCY.**

TEMPORARY STAY OF FORECLOSURE -- Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN
THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE,
YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED
"HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR
MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES -- If you meet with one of the consumer credit counseling agency listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone
numbers of designated consumer credit counseling agencies for the county in which the property
is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE -- Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's

Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION -- Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT --The MORTGAGE debt held by the above lender on your property located at: 210 ELIZABETH ST, OSCEOLA MILLS, PA 16666 IS SERIOUSLY IN DEFAULT because: YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months: February 2007 through April 2007, each in the amount of \$463.00, plus late charges have also accrued to this date in the amount of \$66.68. **TOTAL AMOUNT PAST DUE \$1505.68.**

HOW TO CURE THE DEFAULT --You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1505.68, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

Midwest Loan Services, Inc.
616 Shelden Ave., Suite 300
PO Box 188
Houghton, MI 49931

IF YOU DO NOT CURE THE DEFAULT--If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt**. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to **foreclose upon your mortgaged property**.

IF THE MORTGAGE IS FORECLOSED UPON-- The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

OTHER LENDER REMEDIES-- The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE-- If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

EARLIEST POSSIBLE SHERIFF'S SALE DATE-- It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately 10 months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender:	Midwest Loan Services, Inc.
Address:	616 Shelden Ave., Suite 300
	PO Box 188
	Houghton, MI 49931
Phone Number:	800-262-6574 or 906-779-8970
Fax Number:	906-779-8960
Contact:	Kathy Tollefson

EFFECT OF SHERIFF'S SALE -- You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE-- You **may** or **X may not** (CHECK ONE) sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,

*TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY
ATTACHED**

HEMAP Consumer Credit Counseling Agencies

CLEARFIELD County

Report last updated: 12/15/2005 11:29:03 AM

CCCS of Northeastern PA

202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
800.922.9537

CCCS of Western PA

Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227

CCCS of Western PA

219.A College Park Plaza
Johnstown, PA 15904
888.511.2227

Indiana Co. Community Action Program

827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

Keystone Economic Development Corp.

1954 Mary Grace Lane
Johnstown, PA 15901
814.535.6556

The NORCAM Group

4200 Crawford Avenue
Suite 200
Northern Cambria, PA 15714
814.948.4444

1 346 U.S. POSTAGE PB 2231623
9 179 \$04.380 APR 04 07
8 177 49931

1 666 U.S. POSTAGE PB 2231623
9 169 \$00.630 APR 04 07
8 176 49931

KAY
PA 16666

U.S. Postal Service™
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For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 63
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.35
Restricted Delivery Fee (Endorsement Required)	—
Total Postage & Fees	\$ 4.38

Postmark
Here

Sent To
MICHELLE MCKAY
Street, Apt. No.,
or P.O. Box No. 210 ELIZABETH ST
City, State, ZIP+4
OSCEOLA MILLS, PA 16666
See Reverse for Instructions

PS Form 3800, June 2002

616 Shelden Avenue
P.O. Box 144
Houghton, MI 49931-0144



LOAN SERVICES INC.

616 Shelden Avenue

P.O. Box 144

Houghton, MI 49931-0144



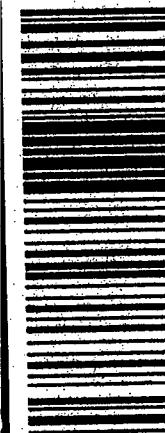
LOAN SERVICES INC.

616 Shelden Avenue

P.O. Box 144

Houghton, MI 49931-0144

MICHELLE L. MCKAY
210 ELIZABETH ST
OSCEOLA MILLS, PA 16666



616 Sheldon Avenue
P.O. Box 144
Houghton, MI 49931-0144

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MICHELLE L. MCKAY
210 ELIZABETH ST
OSCEOLA MILLS, PA 16666

PS Form 3800, June 2002

See Reverse for Instructions



LOAN SERVICES INC.
616 Sheldon Avenue
P.O. Box 144
Houghton, MI 49931-0144

MICHELLE L. MCKAY
210 ELIZABETH ST
OSCEOLA MILLS, PA 16666

* (00 231623
1026 U.S. POSTAGE PB2231623
9159 \$00.390 APR 04 07
8175 FROM 415-653 49931

GOLDBECK McCAFFERTY & McKEEVER
BY: MICHAEL T. MCKEEVER, ESQ.
ATTORNEY I.D. #56129
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
ATTORNEY FOR PLAINTIFF

FILED

AUG 24 2007

m 11:35 am
William A. Shaw
Prothonotary/Clerk of Courts

No 9L.

CLEARVIEW CREDIT UNION

144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY

Mortgagor(s) and Record Owner(s)
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term
No. 07-1112-CD

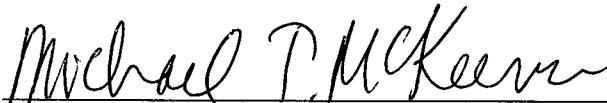
PRAECIPE TO CORRECT SCRIVENER'S ERROR

Kindly correct the action to reflect the correct scrivener information. The incorrect Mortgage Instrument #200415645 was referenced in paragraph #3 of the complaint. Please correct to reference Instrument #200305241 .

Respectfully submitted,

GOLDBECK, McCAFFERTY & McKEEVER

By:


Michael T. McKeever, Esquire
Attorney for Plaintiff

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

CLEARVIEW CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff
vs.

MICHELLE L. MCKAY
(Mortgagor(s) and Record Owner(s))
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

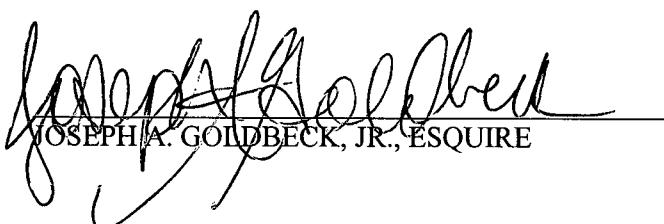
FILED
SEP 20 2007
m/11/48/w
William A. Shaw
Prothonotary/Clerk of Courts
no 4/c.

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
CIVIL ACTION – LAW
ACTION OF MORTGAGE FORECLOSURE
No. 07-1112-CD

PRAECIPE
FOR VOLUNTARY SUBSTITUTION OF PLAINTIFF
UNDER Pa.R.C.P. 2352

TO THE PROTHONOTARY:

Kindly file of record the Praecipe of CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION for Voluntary Substitution under Pa.R.C.P. 2352 and attached Statement of Material Facts in Support of Voluntary Substitution, Verification, Certification of Service and Entry of Appearance. The address for the Plaintiff is 144 Elizabeth Street, Kingsford, MI 49802.


JOSEPH A. GOLDBECK, JR., ESQUIRE

GOLDBECK McCAFFERTY & MCKEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney I.D. #16132

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

215-627-1322

Attorney for Plaintiff

CLEARVIEW CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
(Mortgagor(s) and Record Owner(s))
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

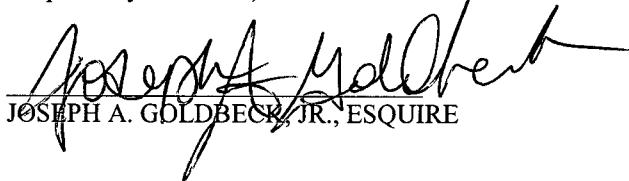
No. 07-1112-CD

**STATEMENT OF MATERIAL FACTS IN
SUPPORT OF VOLUNTARY SUBSTITUTION UNDER
Pa.R.C.P. 2352**

CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION, by counsel, hereby voluntarily substitutes itself as Plaintiff in the above-captioned matter and in support thereof represents as follows:

1. The above-captioned action is one in mortgage foreclosure regarding the premises as noted in the caption.
2. The subject of the above-captioned action is a first mortgage on said premises recorded at Mortgage Instrument #200415645 in the Office of the Recorder of Deeds for this County.
3. The original Plaintiff is CLEARVIEW CREDIT UNION.
4. CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION is the successor in interest to the Plaintiff by Assignment lodged for recording in the Office of the Department of Records and is hereby voluntarily substituted as Plaintiff in the above-captioned matter.

Respectfully submitted,


JOSEPH A. GOLDBECK, JR., ESQUIRE

GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

CLEARVIEW CREDIT UNION

144 Elizabeth Street

Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY

(Mortgagor(s) and Record Owner(s))

210 Elizabeth Street

Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

CIVIL ACTION - LAW

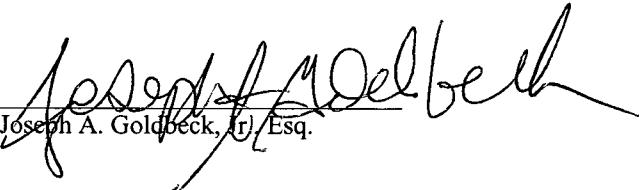
ACTION OF MORTGAGE
FORECLOSURE

Term

No. 07-1112-CD

CERTIFICATE OF SERVICE

Joseph A. Goldbeck, Jr., Esquire, hereby certifies that he did serve true and correct copies of Praecipe for Voluntary Substitution and all supporting papers attached hereto upon Defendant, by first class mail, postage prepaid, on September 19, 2007.



Joseph A. Goldbeck, Jr., Esq.

GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

CLEARVIEW CREDIT UNION

144 Elizabeth Street

Kingsford, MI 49802

vs.

MICHELLE L. MCKAY
(Mortgagor(s) and Record Owner(s))

210 Elizabeth Street

Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

CIVIL ACTION - LAW

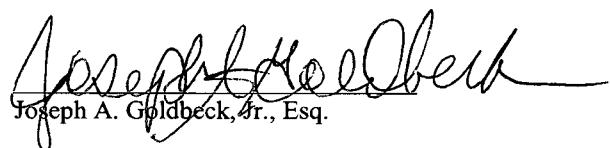
ACTION OF MORTGAGE
FORECLOSURE

Term
No. 07-1112-CD

ENTRY OF APPEARANCE

TO THE PROTHONOTARY:

Kindly enter my appearance on behalf of CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION, Plaintiff by voluntary substitution.



Joseph A. Goldbeck, Jr., Esq.

GOLDBECK McCAFFERTY & McKEEVER

BY: MICHAEL T. MCKEEVER, ESQ.

ATTORNEY I.D. #56129

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106-1532

(215) 627-1322

ATTORNEY FOR PLAINTIFF

**CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION**

144 Elizabeth Street

Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY

Mortgagor(s) and Record Owner(s)

210 Elizabeth Street

Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term
No. 07-1112-CD

PRAECLPTE TO CORRECT SCRIVENER'S ERROR

Kindly correct the action to reflect the correct scrivener information. The incorrect Instrument #200415645 was referenced in paragraph #3 of the complaint. Please correct to reference Instrument #200305241

Respectfully submitted,

GOLDBECK, McCAFFERTY & McKEEVER

By: Michael T. McKeever
Michael T. McKeever, Esquire
Attorney for Plaintiff

FILED NO CC
m11/10/07
OCT 10 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

No. 07-1112-CD

Plaintiff

vs.

MICHELLE L. MCKAY
Mortgagor and Record Owner
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant

ORDER

And now, on this _____ day of _____, 2007, upon
consideration of the Motion to Compel Sheriff to Process Return of Service of plaintiff,
CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT
UNION ("Plaintiff"), and any response thereto, it is hereby

ORDERED and DECREED that the Sheriff of Clearfield County shall (i) file the return
of service with the Prothonotary, and (ii) send a copy of the return of service to Plaintiff's
counsel within five (5) days of the date of this Order.

BY THE COURT:

J.

GOLDBECK McCAFFERTY & McKEEVER
BY: DAVID FEIN, ESQUIRE
Attorney I.D. #82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ATTORNEY FOR PLAINTIFF

FILED

OCT 23 2007
M 12:25 PM

William A. Shaw
Prothonotary/Clerk of Courts
No C/C

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff
vs.

MICHELLE L. MCKAY
Mortgagor and Record Owner
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
Term, No. 07-1112-CD

MOTION TO COMPEL SHERIFF TO PROCESS RETURN OF SERVICE

Plaintiff, CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION (“Plaintiff”), by and through its attorneys, Goldbeck McCafferty & McKeever, moves this Honorable Court for an Order to Compel the Sheriff of Clearfield County to process the return of service:

1. On July 16, 2007 Plaintiff filed its Complaint in Mortgage Foreclosure.
2. On that same day, Plaintiff requested that the Sheriff of Clearfield County serve the complaint upon defendant, MICHELLE L. MCKAY (“Defendants”)
3. To the best of Plaintiff’s knowledge, the Sheriff attempted service of the complaint.
4. Pursuant to Pa. R.C.P. No. 405(a), after service is attempted, the Sheriff shall make a return of service or a return of no service forthwith. (emphasis added).

5. Pursuant to Rule 405(e), the return of service or of no service shall be filed with the Prothonotary and mailed to the person requesting service to be made.

6. It has been three (3) months, yet the Sheriff has neither filed the return of service with the Prothonotary, nor mailed the return of service to Plaintiff.

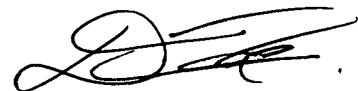
7. The Sheriff is not in compliance with Rule 405.

8. The Sheriff's delay has caused prejudice to Plaintiff, as Plaintiff has been unable to continue with this lawsuit.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court enter an Order compelling the Sheriff to process the return of service.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER



David Fein, Esquire
Attorney for Plaintiff

GOLDBECK McCAFFERTY & MCKEEVER
BY: DAVID FEIN, ESQUIRE
Attorney I.D. #82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ATTORNEY FOR PLAINTIFF

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
Mortgagor and Record Owner
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
No. 07-1112-CD

**PLAINTIFF'S MEMORANDUM OF LAW IN SUPPORT OF ITS
MOTION TO COMPEL SHERIFF TO PROCESS RETURN OF SERVICE**

I. FACTS

On July 16, 2007, Plaintiff filed its Complaint in Mortgage Foreclosure. On that same day, Plaintiff requested that the Sheriff of Clearfield County serve the complaint upon Defendants. To the best of Plaintiff's knowledge, the Sheriff attempted service of the complaint.

II. ARGUMENT

Pursuant to Pa. R.C.P. No. 405(a), after service is attempted, the Sheriff shall make a return of service or a return of no service forthwith. (emphasis added). Pursuant to Rule 405(e), the return of service or of no service shall be filed with the Prothonotary and mailed to the person requesting service to be made. It has been three (3) months, yet the Sheriff has neither filed the return of service with the Prothonotary, nor mailed the return of service to Plaintiff. The Sheriff is not in compliance with Rule 405.

III. CONCLUSION

The Sheriff's delay has caused prejudice to Plaintiff, as Plaintiff has been unable to continue with this lawsuit. Plaintiff therefore requests that this Honorable Court enter an Order compelling the Sheriff to process the return of service.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER



David Fein, Esquire
Attorney for Plaintiff

VERIFICATION

David Fein, Esquire, hereby states that he is the attorney for Plaintiff herein, and that all of the facts set forth within the attached Motion are true and correct to the best of his knowledge, information and belief. The undersigned understands that the foregoing statements are made subject to the penalties of 18 P.S. Section 4904.

GOLDBECK McCAFFERTY & McKEEVER

By: _____

David Fein, Esquire
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: DAVID FEIN, ESQUIRE
Attorney I.D. #82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ATTORNEY FOR PLAINTIFF

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff
vs.

MICHELLE L. MCKAY
Mortgagor and Record Owner
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
No. 07-1112-CD

CERTIFICATE OF SERVICE

David Fein, Esquire, hereby certifies that he did serve true and correct copies of the
within Motion by first class mail, postage pre-paid upon the following on the date listed below:

MICHELLE L. MCKAY
206 Elizabeth Street
Osceola Mills, PA 16666

OFFICE OF THE SHERIFF
Clearfield County
230 E. Market Street
Clearfield, PA 16830



David Fein, Esquire
Attorney for Plaintiff

Date: 10/22/07

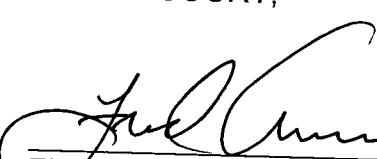
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CLEARVIEW FEDERAL CREDIT UNION *
f/k/a USAIRWAYS FEDERAL CREDIT UNION, *
Plaintiff *
*
VS. * NO. 07-1112-CD
MICHELLE L. MCKAY *
Defendant *

ORDER

NOW, this 23rd day of October, 2007, the Court noting the difficulties caused relative no Sheriff's Return having yet been filed with the Prothonotary, and in consideration of Pa. R.C.P. 405 (a) and the Plaintiff's Motion to Compel Sheriff to Process Return of Service, it is the ORDER of this Court that the Sheriff cause a Return of Service to be filed with the Prothonotary by no later than 9:30 a.m. on Thursday, October 25th, 2007. The Prothonotary shall notify the Court as to the filing of the return.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED *acc. Atty Fein*
04.0001
OCT 23 2007
ICC Sheriff
William A. Shaw
Prothonotary/Clerk of Courts *(without memo)*
(OK)

FILED

OCT 23 2007

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 10/23/07

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s) Plaintiff(s) Attorney Other

Defendant(s) Defendant(s) Attorney

Special Instructions:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103000
NO: 07-1112-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CLEARVIEW CREDIT UNION
vs.
DEFENDANT: MICHELLE L. MCKAY

SHERIFF RETURN

NOW, July 25, 2007 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHELLE L. MCKAY DEFENDANT AT 206 ELIZABETH ST., OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO SAM MCKAY, FATHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.
210 ELIZABETH ST., OSCEOLA MILLS, PA. "VACANT"

SERVED BY: DEHAVEN /

FILED
OCT 24 2007
WM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103000
NO: 07-1112-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CLEARVIEW CREDIT UNION
vs.
DEFENDANT: MICHELLE L. MCKAY

SHERIFF RETURN

NOW, July 25, 2007 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHELLE L. MCKAY DEFENDANT AT 206 ELIZABETH ST., OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO SAM MCKAY, FATHER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103000
NO: 07-1112-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CLEARVIEW CREDIT UNION
vs.
DEFENDANT: MICHELLE L. MCKAY

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	301998	20.00
SHERIFF HAWKINS	GOLDBECK	301998	43.40

Sworn to Before Me This

____ Day of _____ 2007

So Answers,



by Marilyn Hams

Chester A. Hawkins
Sheriff

In the Court of Common Pleas of Clearfield County

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.
MICHELLE L. MCKAY
(Mortgagor(s) and Record Owner(s))
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

FILED

NOV 02 2007

W/11:00 AM

William A. Shaw

No. 07-1112-C Prothonotary/Clerk of Courts

NOTICE TO

DEBT.

PRAECIPE FOR JUDGMENT

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE
OF COLLECTING THE DEBT.

Enter the Judgment in favor of Plaintiff and against MICHELLE L. MCKAY by default for want of an Answer.

Assess damages as follows:

Debt

\$58,859.46

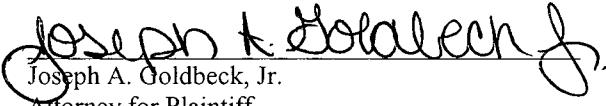
Interest from 10/06/2007 to Date of Sale

Total

(Assessment of Damages attached)

I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO
BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1


Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
I.D. #16132

AND NOW Nov. 2, 2007, Judgment is entered in favor of
CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION and against MICHELLE L.
MCKAY by default for want of an Answer and damages assessed in the sum of \$58,859.46 as per the above certification.


Prothonotary

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

No. 07-1112-CD

vs.

MICHELLE L. MCKAY
(**Mortgagors and Record Owner(s)**)
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE
PURPOSE OF COLLECTING THE DEBT.**

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw
Prothonotary

By: 

Deputy

If you have any questions concerning the above, please contact:

Joseph A. Goldbeck, Jr.
Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

DATE OF THIS NOTICE: : **August 30, 2007**

TO:

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

CLEARVIEW CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
(Mortgagor(s) and Record Owner(s))
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON
PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term
No. 07-1112-CD

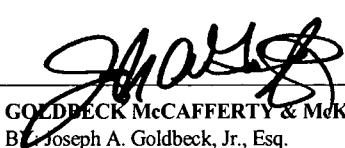
TO: **MICHELLE L. MCKAY**
210 Elizabeth Street
Osceola Mills, PA 16666

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375


GOLDBECK McCAFFERTY & McKEEVER
By: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106 215-627-1322

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

DATE OF THIS NOTICE: **August 30, 2007**

TO:

MICHELLE L. MCKAY
206 Elizabeth Street
Osceola Mills, PA 16666

CLEARVIEW CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.
MICHELLE L. MCKAY
(Mortgagor(s) and Record Owner(s))
210 Elizabeth Street
Osceola Mills, PA 16666

In the Court of Common Pleas
of Clearfield County

CIVIL ACTION - LAW

**ACTION OF
MORTGAGE FORECLOSURE**

Term
No. 07-1112-CD

Defendant(s)

TO: **MICHELLE L. MCKAY**
206 Elizabeth Street
Osceola Mills, PA 16666

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

Joseph A. Goldbeck, Jr.
GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 – 701 Market Street.
Philadelphia, PA 19106 215-825-6318

VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, MICHELLE L. MCKAY, is about unknown years of age, that Defendant's last known residence is 206 Elizabeth Street, Osceola Mills, PA 16666, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: 10/5/07

Joseph T. Dolaleck

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
(Mortgagor(s) and Record owner(s))
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 07-1112-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION, and against MICHELLE L. MCKAY for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$58,859.46.


Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION 144 Elizabeth Street Kingsford, MI 49802 and that the name(s) and last known address(es) of the Defendant(s) is/are MICHELLE L. MCKAY, 206 Elizabeth Street Osceola Mills, PA 16666;


GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$51,604.00
Interest from 01/01/2007 through 10/05/2007	\$2,454.74
Reasonable Attorney's Fee	\$2,580.20
Late Charges	\$133.36
Costs of Suit and Title Search	\$900.00
Escrow	\$1,153.82
Deferred Late Charges	\$33.34
	<hr/>
	\$58,859.46

Joseph A. Goldbeck Jr.
GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

AND NOW, this 2nd day of Nov., 2007 damages are assessed as above.

W.P.

Pro Prothy

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P 3180-3183

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

FILED

NOV 02 2007

M 11:50 AM
William A. Shaw
Prothonotary/Clerk of Courts

COPY TO ATTY

6 Writs to SHFC

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
Mortgagor(s) and Record Owner(s)
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 07-1112-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	
	\$58,859.46
Interest from 10/06/2007 to Date of Sale at 6.2500%	

(Costs to be added)

Prothonotary costs \$125.00

Joseph A. Goldbeck
GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Term
No. 07-1112-CD

IN THE COURT OF COMMON PLEAS

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION

vs.

MICHELLE L. MCKAY
(Mortgagor(s) and Record Owner(s))
210 Elizabeth Street
Osceola Mills, PA 16666

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

All that certain parcel of land and improvements thereon situate in Osceola Mills Borough, Clearfield County, Pennsylvania and designated as Parcel No. 16-013-377-108 and more fully described in a Deed dated 04/29/2002 and recorded in Clearfield County Deed/Record Book Volume 2002, page 07910.

And also described as:

All that certain lot, piece or parcel of ground situate, lying and being in the Borough of Osceola Mills, County of Clearfield and State of Pennsylvania, more fully bounded and described as follows:

Beginning at a post on the Southwest corner of Elizabeth Street; thence South thirty-six and three fourth (36 $\frac{3}{4}$) degrees West one hundred (100) feet to a post, thence North forty-one and one-half (41 $\frac{1}{2}$) degrees West one hundred eighty eight (188) feet to a post; thence North forty-nine and one-half (49 $\frac{1}{2}$) degrees East one hundred (100) feet to a post; thence South forty-one and one-half (41 $\frac{1}{2}$) degrees East one hundred and sixty-eight (168) feet to a post on Elizabeth Street and place of beginning. This lot being bounded on the southwest by land formerly owned by Bardine Estop and Elizabeth Street.

Property Address: 210 Elizabeth Street, Osceola Mills, PA 16666

Tax Parcel #: 016-013-377-00108

FILED
NOV 02 2007
William A. Shaw
Prothonotary/Clerk of Courts

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

In the Court of Common Pleas of
Clearfield County

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

No. 07-1112-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

PREMISES: 210 Elizabeth Street Osceola Mills, PA 16666

See Exhibit "A" attached

AMOUNT DUE	\$58,859.46
------------	-------------

Interest From **10/06/2007**
Through Date of Sale

(Costs to be added)

Prothonotary costs *125.00*



Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: Nov. 2, 2007

Deputy _____

Term
No. 07-1112-CD

IN THE COURT OF COMMON PLEAS

CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS
FEDERAL CREDIT UNION

vs.

MICHELLE L. MCKAY

Mortagor(s)

210 Elizabeth Street Osceola Mills, PA 16666

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	<u>\$58,859.46</u>
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

All that certain parcel of land and improvements thereon situate in Osceola Mills Borough, Clearfield County, Pennsylvania and designated as Parcel No. 16-013-377-108 and more fully described in a Deed dated 04/29/2002 and recorded in Clearfield County Deed/Record Book Volume 2002, page 07910.

And also described as:

All that certain lot, piece or parcel of ground situate, lying and being in the Borough of Osceola Mills, County of Clearfield and State of Pennsylvania, more fully bounded and described as follows:

Beginning at a post on the Southwest corner of Elizabeth Street; thence South thirty-six and three fourth (36 $\frac{3}{4}$) degrees West one hundred (100) feet to a post, thence North forty-one and one-half (41 $\frac{1}{2}$) degrees West one hundred eighty eight (188) feet to a post; thence North forty-nine and one-half (49 $\frac{1}{2}$) degrees East one hundred (100) feet to a post; thence South forty-one and one-half (41 $\frac{1}{2}$) degrees East one hundred and sixty-eight (168) feet to a post on Elizabeth Street and place of beginning. This lot being bounded on the southwest by land formerly owned by Bardine Estop and Elizabeth Street.

Property Address: 210 Elizabeth Street, Osceola Mills, PA 16666

Tax Parcel #: 016-O13-377-00108

GOLDBECK McCAFFERTY & McKEEVER

A Professional Corporation

By: David Fein, Esquire

Attorney I.D. #: 82628

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant

IN THE COURT OF COMMON PLEAS

of Clearfield County

No. 07-1112-CD

AFFIDAVIT OF SERVICE

I hereby certify that a Court Order dated October 23, 2007 in the above captioned matter was served pursuant to Rule 440 by first class mail on the following parties on the date listed below:

MICHELLE L. MCKAY
206 Elizabeth Street
Osceola Mills, PA 16666

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

SHERIFF OF CLEARFIELD COUNTY
Chester A. Hawkins
230 E. Market Street
Clearfield, PA 16830

FILED NO CC
M110564
NOV 07 2007
WAS
William A. Shaw
Prothonotary/Clerk of Courts

I understand that false statements herein are made subject to the penalties of 18 Pa. C.S.A. §4904 relating to unsworn falsifications to authorities.

GOLDBECK, McCAFFERTY & McKEEVER

Date: 11/6/2007



David Fein, Esquire
Attorney for Plaintiff

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)

P.R.C.P 3180-3183

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff
vs.

MICHELLE L. MCKAY
Mortgagor(s) and Record Owner(s)
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 07-1112-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	
	\$58,859.46
Interest from 10/06/2007	
to Date of Sale at 6.2500%	
(Costs to be added)	

145.00 Prothonotary costs

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

FILED Atty pd 20.00
1/25/08
JAN 14 2008 ICC & Lewits
W/prop desc.
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

(GK)

Term
No. 07-1112-CD
IN THE COURT OF COMMON PLEAS

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION

vs.

MICHELLE L. MCKAY
(Mortgagor(s) and Record Owner(s))
210 Elizabeth Street
Osceola Mills, PA 16666

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff
vs.

MICHELLE L. MCKAY
(**Mortgagor(s) and Record Owner(s)**)
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 07-1112-CD

AFFIDAVIT PURSUANT TO RULE 3129

CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

210 Elizabeth Street
Osceola Mills, PA 16666

1. Name and address of Owner(s) or Reputed Owner(s):

MICHELLE L. MCKAY
206 Elizabeth Street
Osceola Mills, PA 16666

2. Name and address of Defendant(s) in the judgment:

MICHELLE L. MCKAY
206 Elizabeth Street
Osceola Mills, PA 16666

3. Name and last known address of every judgment creditor whose judgment is a record lien on the property to be sold:

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

CLEARVIEW FEDERAL CREDIT UNION F/K/A US AIRWAYS

Federal Credit Union
8805 University Boulevard
Moontownship, PA 15108

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

4. Name and address of the last recorded holder of every mortgage of record:

CITIFINANCIAL MORTGAGE CO. INC.
1111 Northpoint Drive
Building 4 Suite 100
Coppell, TX 75019

ASSOCIATES FINANCIAL
1111 Northpoint Drive, Bldg 4, Ste. 100
Coppell, TX 75019-3931

CITIFINANCIAL, INC.
RD 4, Box 35B
Tyrone, PA 16686

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.

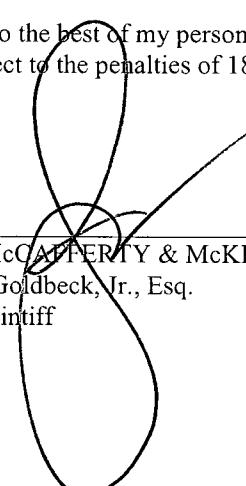
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
210 Elizabeth Street
Osceola Mills, PA 16666

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATED: January 10, 2008


GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

In the Court of Common Pleas of
Clearfield County

No. 07-1112-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

PREMISES: 210 Elizabeth Street Osceola Mills, PA 16666

See Exhibit "A" attached

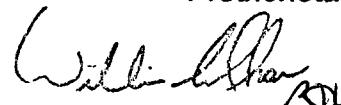
AMOUNT DUE	<u>\$58,859.46</u>
------------	--------------------

Interest From 10/06/2007

Through Date of Sale

(Costs to be added)

Prothonotary costs 145.00



Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: 11/4/08

Deputy _____

Term
No. 07-1112-CD

IN THE COURT OF COMMON PLEAS

CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS
FEDERAL CREDIT UNION

57

MICHELLE L. MCKAY

Mortagor(s)

210 Elizabeth Street Osceola Mills, PA 16666

WRIT OF EXECUTION

(Mortgage Foreclosure)

REAL DEBT
INTEREST from
\$58,859.46
\$

COSTS PAID:

PROTHY
SHERIFF

STATUTORY

JUE PROTHY

Office of Judicial Support

Judge. I

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322

All that certain parcel of land and improvements thereon situate in Osceola Mills Borough, Clearfield County, Pennsylvania and designated as Parcel No. 16-013-377-108 and more fully described in a Deed dated 04/29/2002 and recorded in Clearfield County Deed/Record Book Volume 2002, page 07910.

And also described as:

All that certain lot, piece or parcel of ground situate, lying and being in the Borough of Osceola Mills, County of Clearfield and State of Pennsylvania, more fully bounded and described as follows:

Beginning at a post on the Southwest corner of Elizabeth Street; thence South thirty-six and three fourth (36 $\frac{3}{4}$) degrees West one hundred (100) feet to a post, thence North forty-one and one-half (41 $\frac{1}{2}$) degrees West one hundred eighty eight (188) feet to a post; thence North forty-nine and one-half (49 $\frac{1}{2}$) degrees East one hundred (100) feet to a post; thence South forty-one and one-half (41 $\frac{1}{2}$) degrees East one hundred and sixty-eight (168) feet to a post on Elizabeth Street and place of beginning. This lot being bounded on the southwest by land formerly owned by Bardine Estop and Elizabeth Street.

Property Address: 210 Elizabeth Street, Osceola Mills, PA 16666

Tax Parcel #: 016-013-377-00108

GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff
vs.

MICHELLE L. MCKAY
Mortgagor(s) and
Record Owner(s)

210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

FILED *Feb*
O-3703
MAR 12 2008
my 12:16 PM
CF: 07/16/2007
SD: 04/04/2008
\$58,859.46
William A. Shaw
Prothonotary/Clerk of Courts
ws *cl*

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 07-1112-CD

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Michael T. McKeever, Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

Per Cindy @ S.O. 1-28-08

- Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- Certified mail by Michael T. McKeever (original green Postal return receipt attached).
- Certified mail by Sheriff's Office.
- Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

- Premises was posted by Sheriff's Office/competent adult (copy of return attached).
- Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- Certified Mail & ordinary mail by Michael T. McKeever (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Michael T. McKeever, Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

Michael T. McKeever
BY: Michael T. McKeever
Attorney for Plaintiff

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:
 Certified Recorded Delivery (International)
 COD Registered
 Delivery Confirmation Return Receipt for Merchandise
 Express Mail Signature Confirmation
 Insured

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fees		Postmark and Date of Receipt	RD Fee	RR Fee
			Ha	Cl			
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675						
2.	CLEARVIEW FEDERAL CREDIT UNION F/K/A US AIRWAYS Federal Credit Union 8805 University Boulevard Moontownship, PA 15108						
3.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830						
4.	CITIFINANCIAL MORTGAGE CO. INC. 11111 Northpoint Drive Building 4 Suite 100 Coppell, TX 75019						
5.	ASSOCIATES FINANCIAL 11111 Northpoint Drive, Bldg 4, Ste. 100 Coppell, TX 75019-3931						
6.	CITIFINANCIAL, INC. RD 4, Box 35B Tyrone, PA 16686						
7.	TENANT(S)/OCCUPANTS 210 Elizabeth Street Osceola Mills, PA 16666						
8.	Total Number of Pieces Listed by Sender () Total Number of Pieces Received at Post Office Postmaster, Per (Name of receiving employee)						

See Privacy Act Statement on Reverse

Complete by Typewriter, Ink, or Ball Point Pen

PS Form 3877, February 2002 (Page 1 of 2)
O-3703 Clearfield County Sale Date:
MICHELLE L. MCKAY

GOLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever
Attorney I.D.#56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-825-6320
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
Mortgagor(s) and Record Owner(s)

210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 07-1112-CD

AFFIDAVIT PURSUANT TO RULE 3129

CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

210 Elizabeth Street
Osceola Mills, PA 16666

1. Name and address of Owner(s) or Reputed Owner(s):

MICHELLE L. MCKAY
206 Elizabeth Street
Osceola Mills, PA 16666

2. Name and address of Defendant(s) in the judgment:

MICHELLE L. MCKAY
206 Elizabeth Street
Osceola Mills, PA 16666

3. Name and last known address of every judgment creditor whose judgment is a record lien on the property to be sold:

CLEARVIEW FEDERAL CREDIT UNION F/K/A US AIRWAYS
Federal Credit Union
8805 University Boulevard
Moontownship, PA 15108

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

4. Name and address of the last recorded holder of every mortgage of record:

CITIFINANCIAL, INC.
RD 4, Box 35B
Tyrone, PA 16686

ASSOCIATES FINANCIAL
1111 Northpoint Drive, Bldg 4, Ste. 100
Coppell, TX 75019-3931

CITIFINANCIAL MORTGAGE CO. INC.
1111 Northpoint Drive
Building 4 Suite 100
Coppell, TX 75019

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

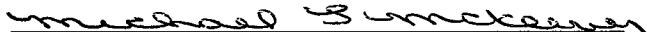
6. Name and address of every other person of whom the plaintiff has knowledge who has any record interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
210 Elizabeth Street
Osceola Mills, PA 16666

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATED: March 8, 2008


GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

GOLDBECK McCAFFERTY & MCKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6342
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION
F/K/A USAIRWAYS FEDERAL CREDIT
UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 07-1112-CD

RULE

AND NOW, a rule is entered upon Defendant(s) to show cause why the relief requested in Plaintiff's Motion to Reassess Damages should not be granted.

Rule returnable the 7th day of April, 2008, at 9:15 A.M. in Courtroom
#1, Clearfield County Courthouse.

Date: 3/4/08

Yael Gorenstein

FILED ^{1CC}
04/08/2008 Atty McCafferty
MAR 04 2008
WAS
William A. Shaw
Prothonotary/Clerk of Courts

DATE: 3/4/08

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s) Plaintiff(s) Attorney Other

Defendant(s) Defendant(s) Attorney

Special Instructions:

FILED
MAR 04 2008

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 07-1112-CD

ORDER

AND NOW, this 7 day of April, 2008, upon consideration of the Petition of CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION to Amend its Judgment, it is,

ORDERED:

That the motion is granted and Plaintiff's judgment is hereby amended to \$67,968.92, plus interest at the rate set forth in the note and mortgage, and costs of this action through and including the Sheriff's Sale of the Property or payment of the mortgage loan in full.

BY THE COURT:

J.

~~Distribution list:~~

Gary E. McCafferty, Esquire, Suite 5000 – Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1532
MICHELLE L. MCKAY, 206 Elizabeth Street Osceola Mills, PA 16666

FILED 1CC
04/10/2008 APR 08 2008
Atty McCafferty
(CL)

William A. Shaw
Prothonotary/Clerk of Courts

FILED

APR 08 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 4/8/08

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s) Plaintiff(s) Attorney Other

Defendant(s) Defendant(s) Attorney

Special Instructions:

FILED

FEB 29 2008

1/2008

William A. Shaw
Prothonotary/Clerk of Courts

1 cent to Atty

GOLDBECK McCAFFERTY & MCKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6342
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON
PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 07-1112-CD

PLAINTIFF'S
PETITION TO AMEND JUDGMENT

Plaintiff, CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION, petitions the Court to Amend its Judgment in mortgage foreclosure for the following reasons:

1. Plaintiff's Complaint in Mortgage Foreclosure was filed on July 06, 2007 as to the property located at 210 Elizabeth Street Osceola Mills, PA 16666 ("Property").
2. On November 02, 2007, judgment in mortgage foreclosure was entered in favor of Plaintiff and against Defendants in the amount of \$58,859.46, based upon the demand in Plaintiff's Complaint.
3. Additional sums have been incurred or expended on Defendant's behalf since the complaint was filed.

4. On November 16, 2007 Defendants filed a petition in bankruptcy in the United States Bankruptcy Court for the Western District of Pennsylvania (No. 07-03667) which stayed further prosecution of Plaintiff's action in mortgage foreclosure.

5. By order of United States Bankruptcy Court dated December 12, 2007 Plaintiff was granted relief from the automatic stay imposed by the Bankruptcy Code.

6. Since the filing of the Complaint, interest and late charges continue to accrue based on the rate set forth in the mortgage; and plaintiff has continued to pay taxes and hazard insurance premiums as required under the terms of the note and mortgage or under the terms of the mortgage contract in order to protect the interest of Defendants and Plaintiff.

7. Due to the increase in the amounts due and owing to Plaintiff, Plaintiff's judgment amount is not sufficient to satisfy the amounts due and owing on the mortgage and the mortgage lien on the Property.

8. A sheriff's sale is scheduled for April 04, 2008, and the amounts due and owing on the mortgage as of the sheriff's sale will be as follows:

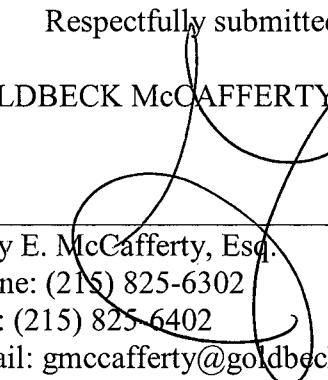
Principal Balance	\$51,604.55
Interest from 02/01/2007 thru 04/04/2008 at 6.2500% Per diem interest rate at \$8.83	\$4,058.11
Late Charges	\$\$250.11
Corporate Advances (Breakdown from Client)	\$8,576.52
PMI Insurance	\$254.20
Property Preservation	\$1,239.00
Insurance	\$1,236.96
Taxes	\$616.46
Foreclosure Costs	\$5,229.90
Attorney's Fee at 5.0000% of principal balance	\$\$2,580.23
Costs of Suit and Title Search	\$900.00
TOTAL	<u>\$67,968.92</u>

WHEREFORE, Plaintiff prays that the Petition be granted and Plaintiff's Judgment be amended to \$67,968.92, plus interest and costs of the action.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER

By:


Gary E. McCafferty, Esq.
Phone: (215) 825-6302
Fax: (215) 825-6402
Email: gmccafferty@goldbecklaw.com

GOLDBECK McCAFFERTY & MCKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6302
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff
vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

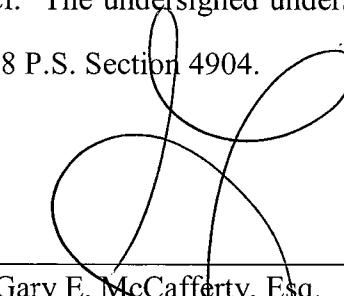
IN THE COURT OF COMMON
PLEAS

of Clearfield County
CIVIL ACTION - LAW
ACTION OF MORTGAGE
FORECLOSURE

No. 07-1112-CD

VERIFICATION

Gary E. McCafferty, Esq., hereby states that he is the attorney for plaintiff and that all of the facts set forth within the attached Petition to Amend its Judgment are true and correct to the best of his knowledge, information and belief. The undersigned understands that the foregoing statements are made subject to the penalties 18 P.S. Section 4904.



Gary E. McCafferty, Esq.
Phone: (215) 825-6302
Fax: (215) 825-6402
Email: gmccafferty@goldbecklaw.com

GOLDBECK McCAFFERTY & MCKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6302
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION
F/K/A USAIRWAYS FEDERAL CREDIT
UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff
vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON
PLEAS

of Clearfield County
CIVIL ACTION - LAW
ACTION OF MORTGAGE
FORECLOSURE
No. 07-1112-CD

**MEMORANDUM OF LAW IN SUPPORT OF PLAINTIFF'S
PETITION TO AMEND JUDGMENT**

Plaintiff is entitled to the amounts due and owing pursuant to the terms of the mortgage and note at the time of the Sheriff's Sale of property involved. For reasons stated in the within motion, Plaintiff's judgment in mortgage foreclosure is insufficient to compensate Plaintiff for the amount due and owing under the mortgage. Specifically, interest charges, late charges and advances made by plaintiff to pay taxes, insurance, or to otherwise protect its mortgage lien and the interests of the Defendant, have all been accruing while Plaintiff's action in mortgage foreclosure was delayed.

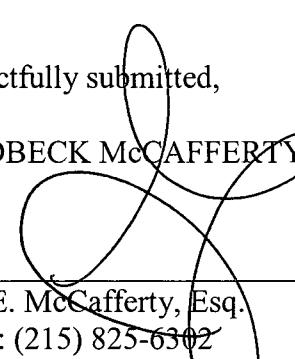
CONCLUSION

For the reasons stated above and in the within petition, Plaintiff respectfully requests that the petition be granted and Plaintiff's judgment be amended to \$67,968.92, plus interest and costs.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER

By:


Gary E. McCafferty, Esq.
Phone: (215) 825-6302
Fax: (215) 825-6402
Email: gmccafferty@goldbecklaw.com

GOLDBECK McCAFFERTY & McKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6342
Attorney for Plaintiff

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

Plaintiff

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

Defendant(s)

IN THE COURT OF COMMON
PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 07-1112-CD

CERTIFICATION OF SERVICE

Jaclyn Jamieson is a legal assistant with the firm of GOLDBECK McCAFFERTY & McKEEVER and hereby certifies that a true and correct copy of Plaintiff's Petition to Amend Judgment was mailed by first class mail, postage prepaid to Defendant(s) **MICHELLE L. MCKAY @ 206 Elizabeth Street Osceola Mills, PA 16666** on **February 28, 2008**.

GOLDBECK McCAFFERTY & McKEEVER

By:

Goldbeck McCafferty & McKeever
Jaclyn Jamieson
Judgment Department
Phone: (215) 825-6369
Fax: (215) 825-6378
Email: jjamieson@goldbecklaw.com

GOLDBECK McCAFFERTY & McKEEVER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

SUITE 5000

MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

WWW.GOLDBECKLAW.COM

February 28, 2008

PROTHONOTARY OF CLEARFIELD COUNTY

Prothonotary of Clearfield County

230 E. Market Street

Clearfield, PA 16830

RE: CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT
UNION vs. MICHELLE L. MCKAY
Docket Number: 07-1112-CD
Our file Number: O-3703

To the Prothonotary:

Kindly file Plaintiff's Petition to Amend Judgment the same of record with the Court and return a time-stamped copy in the self-addressed stamped envelope enclosed.

Very truly yours,
Goldbeck McCafferty & McKeever
Jaclyn Jamieson
Judgment Department
Phone: (215) 825-6369
Fax: (215) 825-6378
Email: jjamieson@goldbecklaw.com

cc: MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

& MICHELLE L. MCKAY
206 Elizabeth Street
Osceola Mills, PA 16666

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20686
NO: 07-1112-CD

PLAINTIFF: CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION
VS.
DEFENDANT: MICHELLE L. MCKAY

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 11/2/2007

LEVY TAKEN 11/19/2007 @ 10:07 AM

POSTED 11/19/2007 @ 10:09 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 4/16/2008

DATE DEED FILED **NOT SOLD**

FILED

d/10/24/08
APR 16 2008
CN

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

11/20/2007 @ 9:57 AM SERVED MICHELLE L. MCKAY

SERVED MICHELLE L. MCKAY, DEFENDANT, AT HER RESIDENCE 206 ELIZABETH STREET, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SAM MCKAY, FATHER, OF THE DEFENDANT/ADULT AT RESIDENCE

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

@ SERVED

NOW, DECEMBER 4, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR FEBRUARY 1, 2008, DUE TO BANKRUPTCY FILING.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20686
NO: 07-1112-CD

PLAINTIFF: CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION
vs.
DEFENDANT: MICHELLE L. MCKAY

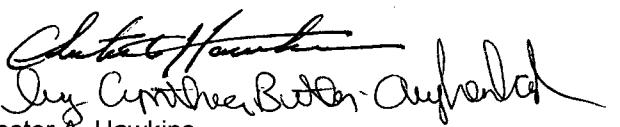
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$173.72

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,


Chester A. Hawkins
Sheriff

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

In the Court of Common Pleas of
Clearfield County

No. 07-1112-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

PREMISES: 210 Elizabeth Street Osceola Mills, PA 16666

See Exhibit "A" attached

AMOUNT DUE	\$58,859.46
Interest From 10/06/2007 Through Date of Sale	

(Costs to be added)

Prothonotary costs 125.00



Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: Nov. 2, 2007

Deputy _____

Received this writ this 2nd day
of November A.D. 2007
At 3:00 A.M./P.M.

Chester A. Hawkins
Sheriff by Amber Better-Augustine

Term
No. 07-1112-CD

IN THE COURT OF COMMON PLEAS

CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS
FEDERAL CREDIT UNION

vs.

MICHELLE L. MCKAY

Mortgor(s)

210 Elizabeth Street Osceola Mills, PA 16666

WREIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$58,859.46
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Crt.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

All that certain parcel of land and improvements thereon situate in Osceola Mills Borough, Clearfield County, Pennsylvania and designated as Parcel No. 16-013-377-108 and more fully described in a Deed dated 04/29/2002 and recorded in Clearfield County Deed/Record Book Volume 2002, page 07910.

And also described as:

All that certain lot, piece or parcel of ground situate, lying and being in the Borough of Osceola Mills, County of Clearfield and State of Pennsylvania, more fully bounded and described as follows:

Beginning at a post on the Southwest corner of Elizabeth Street; thence South thirty-six and three fourth (36 $\frac{3}{4}$) degrees West one hundred (100) feet to a post, thence North forty-one and one-half (41 $\frac{1}{2}$) degrees West one hundred eighty eight (188) feet to a post; thence North forty-nine and one-half (49 $\frac{1}{2}$) degrees East one hundred (100) feet to a post; thence South forty-one and one-half (41 $\frac{1}{2}$) degrees East one hundred and sixty-eight (168) feet to a post on Elizabeth Street and place of beginning. This lot being bounded on the southwest by land formerly owned by Bardine Estop and Elizabeth Street.

Property Address: 210 Elizabeth Street, Osceola Mills, PA 16666

Tax Parcel #: 016-013-377-00108

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MICHELLE L. MCKAY

NO. 07-1112-CD

NOW, April 16, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on February 01, 2008, I exposed the within described real estate of Michelle L. Mckay to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	58,859.46
MILEAGE	15.00	INTEREST @	0.00
LEVY	19.40	FROM 10/06/2007 TO 02/01/2008	
MILEAGE	15.00	ATTORNEY FEES	
POSTING	19.40	PROTH SATISFACTION	
CSDS	15.00	LATE CHARGES AND FEES	
COMMISSION	10.00	COST OF SUIT-TO BE ADDED	
POSTAGE	0.00	FORECLOSURE FEES	
HANDBILLS	4.92	ATTORNEY COMMISSION	
DISTRIBUTION	15.00	REFUND OF ADVANCE	
ADVERTISING	25.00	REFUND OF SURCHARGE	20.00
ADD'L SERVICE		SATISFACTION FEE	
DEED		ESCROW DEFICIENCY	
ADD'L POSTING		PROPERTY INSPECTIONS	
ADD'L MILEAGE		INTEREST	
ADD'L LEVY		MISCELLANEOUS	
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	\$58,879.46
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	0.00
BILLING/PHONE/FAX		TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$173.72	LIEN SEARCH	
		ACKNOWLEDGEMENT	
ACKNOWLEDGEMENT		DEED COSTS	0.00
REGISTER & RECORDER		SHERIFF COSTS	173.72
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	0.00
TOTAL DEED COSTS	\$0.00	PROTHONOTARY	125.00
		MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		TOTAL COSTS	\$298.72

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

GOLDBECK McCAFFERTY & MCKEEVER
A Professional Corporation
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322
(215) 627-7734 (Fax)

December 4, 2007

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX 814-765-6089

BOOK WRIT

RE: CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION
vs.
MICHELLE L. MCKAY
Term No. 07-1112-CD

Property address:

210 Elizabeth Street
Osceola Mills, PA 16666

Sheriff's Sale Date: February 01, 2008

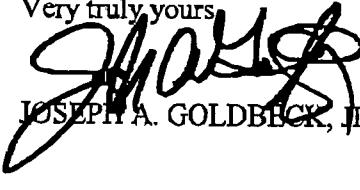
Dear Sir/Madam:

As a result of the filing of a Petition in Bankruptcy, kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. The bankruptcy filing information is as follows:

Date filed: November 16, 2007
Case number: 07-03667
Chapter: 7

Thank you for your cooperation.

Very truly yours,


JOSEPH A. GOLDBECK, JR.

JAG/JLG

cc: Kathy Tollefson
MIDWEST LOAN SERVICES, INC.
Acct. #21502901



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20717
NO: 07-1112-CD

PLAINTIFF: CLEARVIEW FEDERAL CREDIT UNION F/K/A US AIRWAYS FEDERAL CREDIT UNION
VS.
DEFENDANT: MICHELLE L. MCKAY

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 1/14/2008

LEVY TAKEN 1/28/2008 @ 8:42 AM

POSTED 1/28/2008 @ 8:42 AM

SALE HELD 4/4/2008

SOLD TO CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 4/16/2008

DATE DEED FILED 4/16/2008

PROPERTY ADDRESS 210 ELIZABETH STREET OSCEOLA MILLS , PA 16666

SERVICES

1/28/2008 @ 8:42 AM SERVED MICHELLE L. MCKAY

SERVED MICHELLE L. MCKAY, DEFENDANT, AT HER RESIDENCE 210 ELIZABETH STREET, OSCEOLA MILLS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MICHELLE L. MCKAY

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

FILED
01/24/2008
APR 16 2008
LAW
William A. Shaw
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20717
NO: 07-1112-CD

PLAINTIFF: CLEARVIEW FEDERAL CREDIT UNION F/K/A US AIRWAYS FEDERAL CREDIT UNION
vs.
DEFENDANT: MICHELLE L. MCKAY

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$226.32

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2006

So Answers,

Chester A. Hawkins
by Cynthia Butler-Deperle
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

CLEARVIEW FEDERAL CREDIT UNION F/K/A
USAIRWAYS FEDERAL CREDIT UNION
144 Elizabeth Street
Kingsford, MI 49802

vs.

MICHELLE L. MCKAY
210 Elizabeth Street
Osceola Mills, PA 16666

In the Court of Common Pleas of
Clearfield County

No. 07-1112-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

PREMISES: 210 Elizabeth Street Osceola Mills, PA 16666

See Exhibit "A" attached

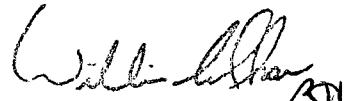
AMOUNT DUE	<u>\$58,859.46</u>
------------	--------------------

Interest From **10/06/2007**

Through Date of Sale

(Costs to be added)

Prothonotary costs 145.00



Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: 1/14/08

Deputy _____

Received this writ this 14th day
of January A.D. 2008
At 3:00 A.M./P.M.

Christopher A. Henklein
Sheriff by Cynthia Miller-Coughlin

Term
No. 07-1112-CD

IN THE COURT OF COMMON PLEAS

CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS
FEDERAL CREDIT UNION

vs.

MICHELLE L. MCKAY

Mortagor(s)

210 Elizabeth Street Osceola Mills, PA 16666

WRIT OF EXECUTION

(Mortgage Foreclosure)

REAL DEBT	\$58,859.46
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ 145.00
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322

Received this day of
A.D. 2007
At A.M.P.M.

All that certain parcel of land and improvements thereon situate in Osceola Mills Borough, Clearfield County, Pennsylvania and designated as Parcel No. 16-013-377-108 and more fully described in a Deed dated 04/29/2002 and recorded in Clearfield County Deed/Record Book Volume 2002, page 07910.

And also described as:

All that certain lot, piece or parcel of ground situate, lying and being in the Borough of Osceola Mills, County of Clearfield and State of Pennsylvania, more fully bounded and described as follows:

Beginning at a post on the Southwest corner of Elizabeth Street; thence South thirty-six and three fourth (36 $\frac{3}{4}$) degrees West one hundred (100) feet to a post, thence North forty-one and one-half (41 $\frac{1}{2}$) degrees West one hundred eighty eight (188) feet to a post; thence North forty-nine and one-half (49 $\frac{1}{2}$) degrees East one hundred (100) feet to a post; thence South forty-one and one-half (41 $\frac{1}{2}$) degrees East one hundred and sixty-eight (168) feet to a post on Elizabeth Street and place of beginning. This lot being bounded on the southwest by land formerly owned by Bardine Estop and Elizabeth Street.

Property Address: 210 Elizabeth Street, Osceola Mills, PA 16666

Tax Parcel #: 016-013-377-00108

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME MICHELLE L. MCKAY

NO. 07-1112-CD

NOW, April 16, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on April 04, 2008, I exposed the within described real estate of Michelle L. Mckay to public venue or outcry at which time and place I sold the same to CLEARVIEW FEDERAL CREDIT UNION F/K/A USAIRWAYS FEDERAL CREDIT UNION he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	58,859.46
MILEAGE	15.00	INTEREST @ 10.0800 %	1,824.48
LEVY	20.20	FROM 10/06/2007 TO 04/04/2008	
MILEAGE	15.00		
POSTING	20.20	PROTH SATISFACTION	
CSDS	15.00	LATE CHARGES AND FEES	
COMMISSION	10.00	COST OF SUIT-TO BE ADDED	
POSTAGE	0.00	FORECLOSURE FEES	
HANDBILLS	4.92	ATTORNEY COMMISSION	
DISTRIBUTION	15.00	REFUND OF ADVANCE	
ADVERTISING	25.00	REFUND OF SURCHARGE	20.00
ADD'L SERVICE	15.00	SATISFACTION FEE	
DEED	30.00	ESCROW DEFICIENCY	
ADD'L POSTING		PROPERTY INSPECTIONS	
ADD'L MILEAGE		INTEREST	
ADD'L LEVY		MISCELLANEOUS	
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$60,703.94
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	374.02
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	194.44
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$226.32	LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	5.00
ACKNOWLEDGEMENT	5.00	DEED COSTS	28.50
REGISTER & RECORDER	28.50	SHERIFF COSTS	226.32
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	144.00
TOTAL DEED COSTS	\$28.50	PROTHONOTARY	145.00
		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
		TOTAL COSTS	\$1,257.28

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff